

# 2004

## Idaho Shopper's Guide

- ◆ Medicare + Choice
- ◆ Medicare Supplements
- ◆ Long Term Care

***Provided by  
Senior Health Insurance Benefits Advisors and the  
Idaho Department of Insurance***



**2004**  
**Idaho Shopper's Guide**

## **Introduction**

Welcome to the *Idaho Shoppers Guide 2004!*

Medicare is a major medical plan that provides a basic foundation of benefits. However, it does not pay 100% of all medical bills. Medicare beneficiaries are responsible for premiums, deductibles, and coinsurance. These amounts can be significant. Because of these costs, most beneficiaries want some kind of plan or policy to fill in the "gaps." This guide gives you lists of companies licensed to sell Managed Care/HMO, Private Fee-For-Service, Medicare Supplements, Under 65 Disabled and Long Term Care in the State of Idaho.

Use this guide as a tool to research your options. Decisions about health care coverage are individual and can be complicated. Staff and volunteer counselors at SHIBA are available to you for free and unbiased insurance counseling to help you make educated decisions. We also provide other Medicare publications to assist you. Give us a call on our toll free number if we can be of assistance.

**SENIOR HEALTH INSURANCE BENEFITS ADVISORS  
(SHIBA)**

**1-800-247-4422**

**Please refer to the Department of Insurance website  
for Medicare supplement rates:**

**<http://www.doi.state.id.us>**

**NOTE: These rates are entered into our website directly by insurance companies.  
They are responsible for the accuracy of the rates.**

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**NOTE:** The companies listed in this guide are licensed to sell policies in the State of Idaho in the categories indicated. However, not all of the companies shown are writing these policies at this time. The information provided is correct as of November 2003. At the time of printing, not all telephone numbers were available.

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**2004 Companies Approved to Sell Managed Care Plans**

<i>Company and Counties Included</i>	<i>Telephone Number</i>
Regence Blue Shield of Idaho (HealthSense 65) Ada, Adams, Benewah, Boise, Bonner, Boundary, Canyon, Clearwater, Elmore, Gem, Idaho, Kootenai, Latah, Lewis, Nez Perce, Owyhee, Payette, Shoshone, Valley, Washington Counties	1-800-856-3734

**2004 Companies Approved to Sell Medicare + Choice Plans**

<i>Company and Counties Included</i>	<i>Telephone Number</i>
Blue Cross of Idaho (True Blue) Ada, Boise, Canyon, Gem, Owyhee, Payette and Washington counties (HMO)	208-395-8200
Sterling Life Insurance Company (Sterling Option 1) All counties (Private Fee-For-Service)	1-888-858-8572

**2004 Companies Approved to Sell Medicare Select**

<i>Company and Counties Included</i>	<i>Telephone Number</i>
Sterling Life Insurance Company All counties	1-888-858-8572

## Chart of the Ten Standard MedSup Plans

Medicare supplement insurance can be sold in only 10 standard plans. This chart shows the benefits included in each plan. Every company must make available Plan "A". Some plans may not be available in your state.

**Basic Benefits:** Included in All Plans.

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses).

Blood: First three pints of blood each year.

A	B	C	D	E	F	G	H	I	J
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefit
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
		Part B Deductible			Part B Deductible				Part B Deductible
					Part B Excess (100%)	Part B Excess (100%)		Part B Excess (100%)	Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
			At-Home Recovery			At-Home Recovery		At-Home Recovery	At-Home Recovery
							Basic Drug (\$1,250 Limit)	Basic Drugs (\$1,250 Limit)	Basic Drugs Benefit (\$3,000 Limit)
				Preventive Care					Preventive Care

**2004 List of Companies Approved to Sell  
Medicare Supplement Insurance in Idaho**

**NOTE: The companies listed in this guide are licensed to sell policies in the State of Idaho in the categories indicated. However, not all of the companies shown are writing these policies at this time. The information provided is correct as of November 2003. At the time of printing, not all telephone numbers were available.**

<b>Insurer Name</b>	<b>Telephone Number</b>
Academy Life Insurance Company	319-398-8511
Allianz Life Insurance Company of North America	800-950-5872
American Family Life Assurance Company of Columbus	800-992-3522
American Family Mutual Insurance Company	800-374-0008
American Income Life Insurance Company	800-433-3405
American National Insurance Company	409-766-6560
American Pioneer Life Insurance Company	407-628-1776
Bankers Fidelity Life Insurance Company	800-241-1439
Bankers Life And Casualty Company	800-621-3724
Blue Cross of Idaho Health Service, Inc.	208-345-4550
Celtic Insurance Company	312-332-5401
Central States Health and Life Company of Omaha	800-541-2363
Combined Insurance Company of America	800-225-4500
Connecticut General Life Insurance Company	860-726-6000
Conseco Health Insurance Company	800-888-4918
Continental General Insurance Company	800-545-8905
Continental Life Insurance Company of Brentwood	615-377-1300
Equitable Life & Casualty Insurance Company	801-579-3400
Federal Home Life Insurance Company	888-345-4242
GE Life And Annuity Assurance Company	800-991-5684
Globe Life & Accident Insurance Company	405-270-1108
Golden Rule Insurance Company	800-727-2581
Guarantee Trust Life Insurance Company	847-699-0600
Hartford Life & Accident Insurance Company	860-843-5867
Life Insurance Company of Georgia	770-980-5100
Life Investors Insurance Company of America	800-957-3195

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**2004 List of Companies Approved to Sell  
Medicare Supplement Insurance in Idaho (cont'd)**

<b>Insurer Name</b>	<b>Telephone Number</b>
Lincoln Heritage Life Insurance Company	866-206-0024
Medico Life Insurance Company	800-695-5976
Monumental Life Insurance Company	800-957-3195
Mutual of Omaha Insurance Company	402-342-7600
Mutual Protective Insurance Company	800-695-5976
National Foundation Life Insurance Company	800-221-9039
National States Insurance Company	800-868-6788
New York Life Insurance Company	212-576-7000
Oxford Life Insurance Company	888-757-3732
Penn Treaty Network America Insurance Company	610-965-2222
Pennsylvania Life Insurance Company	800-275-6667
Peoples Benefit Life Insurance Company	800-523-5626
Philadelphia American Life Insurance Company	800-552-7879
Physicians Mutual Insurance Company	800-228-9100
Principal Life Insurance Company	515-247-9158
Pyramid Life Insurance Company (The)	800-777-1126
Reassure America Life Insurance Company	914-828-8687
Regence BlueShield of Idaho, Inc.	800-632-2022
Reserve National Insurance Company	405-848-7931
Standard Life and Accident Insurance Company	409-766-6447
State Farm Mutual Automobile Insurance Company	309-766-2311
State Mutual Insurance Company	800-241-7598
Sterling Life Insurance Company	888-858-8572
Transamerica Life Insurance Company	800-523-5676
Trustmark Insurance Company	708-615-1500
Union Bankers Insurance Company	800-275-6667
Union Fidelity Life Insurance Company	267-468-2000
Union Labor Life Insurance Company (The)	202-682-0900
United American Insurance Company	972-529-5085
United Healthcare Insurance Company (AARP)	800-523-5800
United National Life Insurance Company of America	708-803-5252

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Medicare Supplement Insurance in Idaho (cont'd)**

<b>Insurer Name</b>	<b>Telephone Number</b>
United Teacher Associates Insurance Company	512-451-2224
USAA Life Insurance Company	210-498-8000
Western Mutual Insurance Company	801-263-8000
World Insurance Company	402-496-8000



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**2004 List of Companies Approved to Sell Plans to Medicare  
Beneficiaries Under 65 on Social Security Disability**

<b>Company and Counties Included</b>	<b>Telephone Numbers</b>
Regence Blue Shield of Idaho (HealthSense 65) Ada, Adams, Benewah, Boise, Bonner, Boundary, Canyon, Clearwater, Elmore, Gem, Idaho, Kootenai, Latah, Lewis, Nez Pierce, Owyhee, Payette, Shoshone, Valley, Washington Counties	1-800-856-3734
Blue Cross of Idaho (True Blue) Ada, Boise, Canyon, Gem, Owyhee, Payette, Washington Counties	208-395-8200
Sterling Life Insurance Company (Sterling Option 1) Statewide	1-888-858-8572

**NOTE: You must live in plan's service area (counties listed). Plans do not accept those with end stage renal disease (ESRD).**



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**2004 List of Companies Approved to Sell  
Long Term Care Insurance in Idaho**

**NOTE:** The companies listed in this guide are licensed to sell policies in the State of Idaho. However, not all of the companies shown are writing these policies at this time. The information provided is correct as of November 2003. At the time of printing, not all telephone numbers were available.

<b>Company Name</b>	<b>Telephone Number</b>
AF&L Insurance Company	215-918-0515
AIG Life Insurance Company	302-594-2000
Allianz Life Insurance Company of North America	800-950-5872
American Family Life Assurance Company of Columbus	800-992-3522
American Fidelity Assurance Company	405-523-5200
American General Life Insurance Company	800-231-3655
American Network Insurance Company	610-965-2222
Bankers Life & Casualty Company	800-621-3724
Central States Health & Life Company of Omaha	402-399-3464
Cincinnati Life Insurance Company (The)	513-870-2000
Conseco Health Insurance Company	800-888-4918
Conseco Senior Health Insurance Company	800-888-4918
Constitution Life Insurance Company	800-275-6667
Continental General Insurance Company	800-545-8905
Country Life Insurance Company	309-557-2307
CUNA Mutual Life Insurance Company	319-352-4090
Equitable Life & Casualty Insurance Company	801-579-3400
Farmers New World Life Insurance Company	206-232-8400
Fortis Benefits Insurance Company	800-835-8953
Fortis Insurance Company	414-371-2711
General Electric Capital Assurance Company	804-662-2400
Golden Rule Insurance Company	800-727-2581
Great American Life Insurance Company	888-863-5891
John Hancock Life Insurance Company	617-572-5800
John Hancock Variable Life Insurance Company	617-572-5607
Kanawha Insurance Company	803-283-5300

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Long Term Care Insurance in Idaho (cont'd)**

<b>Company</b>	<b>Telephone Number</b>
Life Investors Insurance Company of America	800-957-3195
Lincoln Benefit Life Company	800-525-2799
Loyal American Life Insurance Company	800-633-6752
Massachusetts Mutual Life Insurance Company	800-767-1000
Medamerica Insurance Company	800-544-0327
Medico Life Insurance Company	800-695-5976
MEGA Life and Health Insurance Company	800-527-5504
Metropolitan Life Insurance Company	800-638-5000
Monumental Life Insurance Company	800-957-3195
Mutual of Omaha Insurance Company	402-342-7600
Mutual Protective Insurance Company	800-695-5976
National States Insurance Company	800-868-6788
Nationwide Life Insurance Company of America	800-523-4681
Nationwide Life and Annuity Company of America	800-523-4681
Nationwide Life and Annuity Insurance Company	800-882-2822
New York Life Insurance Company	800-695-1314
Northwestern Long Term Care Insurance Company	414-299-3136
Old American Insurance Company	800-735-6242
Pennsylvania Life Insurance Company	800-275-6667
Peoples Benefit Life Insurance Company	800-523-5626
Physicians Mutual Insurance Company	402-633-1195
Provident Life and Accident Insurance Company	423-755-1176
Prudential Insurance Company of America	800-843-7625
Pyramid Life Insurance Company (The)	800-777-1126
Regence Blueshield of Idaho, Inc.	800-632-2022
Standard Life and Accident insurance Company	409-766-6447
State Farm Mutual Automobile Insurance Company	309-766-2311
State Life Insurance Company (The)	317-632-3551
Stonebridge Life Insurance Company	800-692-5246
Thrivent Financial for Lutherans	800-225-5225
TIAA-CREF Life Insurance Company	212-916-4406
Transamerica Life Insurance Company	800-523-5676

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**2004 List of Companies Approved to Sell  
Long Term Care Insurance in Idaho (cont'd)**

<b>Company</b>	<b>Telephone Number</b>
Transamerica Occidental Life Insurance Company	800-852-4678
Union Bankers Insurance Company	800-275-6667
United American Insurance Company	800-925-7355
United Teacher Associates Insurance Company	512-451-2224
Unum Life Insurance Company of America	423-755-1373
West Coast Life Insurance Company	800-366-9378

# SHIBA

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